



# The Pre-Tax Savings Advantage



One benefit of saving through your employer-sponsored retirement plan is that contributions are made to your account before taxes. This can help lower your taxable income. The table below estimates what would come out of your paycheck before taxes compared to what you're contributing.

## Follow These Simple Steps

1. Find your estimated weekly gross pay across the top of the chart.
2. Then, find the percentage you want to contribute in the far left column.
3. The top number in **black** shows your contribution amount. The bottom number in **blue** shows the amount that would come out of your paycheck. The difference represents your tax withholding savings.

	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,500	\$2,000
4%	\$16	\$20	\$24	\$28	\$32	\$36	\$40	\$60	\$80
	\$14	\$19	\$20	\$24	\$29	\$31	\$33	\$47	\$61
5%	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$75	\$100
	\$18	\$22	\$26	\$31	\$35	\$40	\$40	\$58	\$76
6%	\$24	\$30	\$36	\$42	\$48	\$54	\$60	\$90	\$120
	\$22	\$27	\$31	\$36	\$43	\$47	\$47	\$70	\$91
7%	\$28	\$35	\$42	\$49	\$56	\$63	\$70	\$105	\$140
	\$24	\$32	\$37	\$43	\$49	\$54	\$57	\$82	\$106
8%	\$32	\$40	\$48	\$56	\$64	\$72	\$80	\$120	\$160
	\$28	\$35	\$41	\$49	\$57	\$63	\$65	\$94	\$122
9%	\$36	\$45	\$54	\$63	\$72	\$81	\$90	\$135	\$180
	\$32	\$40	\$47	\$56	\$63	\$70	\$73	\$105	\$137
10%	\$40	\$50	\$60	\$70	\$80	\$90	\$100	\$150	\$200
	\$36	\$45	\$53	\$63	\$71	\$79	\$83	\$117	\$154
11%	\$44	\$55	\$66	\$77	\$88	\$99	\$110	\$165	\$220
	\$38	\$48	\$57	\$68	\$78	\$86	\$91	\$129	\$167
12%	\$48	\$60	\$72	\$84	\$96	\$108	\$120	\$180	\$240
	\$42	\$53	\$63	\$75	\$84	\$94	\$99	\$140	\$184

This table assumes a single filer with one allowance and a weekly payroll. Withdrawals from tax-deferred accounts are subject to federal and, if applicable, state income tax.

Not intended for tax advice. Contact your own tax advisor to learn more about the rules that may affect your situation.



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